

**Table II.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2019**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.6%	23.2%	18.9%	19.9%	26.8%	43.3%	20.7%	37.2%
New England:								
Connecticut	46.0%	39.9% *	8.8% *	17.8%	37.8%	60.1%	23.5% *	51.1%
Maine	47.3%	49.5%	35.2%	27.4%	35.9%	59.3%	41.3%	48.7%
Massachusetts	23.1%	1.3% *	7.8% *	3.2% *	10.2%	35.8%	4.7% *	26.4%
New Hampshire	24.4%	11.3% *	16.7% *	10.2% *	25.2%	30.2%	11.3%	27.0%
Rhode Island	16.1%	9.0% *	9.2% *	--	17.0% *	21.1%	7.1% *	18.2%
Vermont	40.1%	10.3% *	14.2% *	15.9% *	27.4%	61.4%	13.1% *	45.6%
Middle Atlantic:								
New Jersey	19.9%	22.9% *	11.5% *	5.5% *	12.1% *	26.2%	12.2% *	21.4%
New York	30.8%	28.7%	13.9%	11.4%	17.9%	42.1%	19.2%	33.4%
Pennsylvania	22.6%	7.7% *	7.0% *	5.8% *	17.3%	31.6%	6.0% *	25.4%
East North Central:								
Illinois	36.1%	34.6%	12.3% *	26.7%	29.2%	43.5%	21.0%	39.4%
Indiana	36.3%	0.0%	0.0%	31.1%	32.4%	43.1%	16.1% *	39.1%
Michigan	32.5%	33.7% *	29.1% *	22.5%	25.9%	38.3%	27.7%	33.4%
Ohio	35.2%	28.0% *	18.3% *	13.5% *	18.4% *	48.3%	17.7%	37.6%
Wisconsin	44.9%	22.4% *	35.5% *	50.3%	39.6%	48.6%	32.8%	46.8%
West North Central:								
Iowa	40.1%	24.4% *	17.8% *	27.1%	39.9%	46.7%	22.1%	43.4%
Kansas	46.8%	12.3% *	13.9% *	25.4% *	42.4%	63.8%	14.8%	53.5%
Minnesota	47.4%	41.8% *	20.9% *	30.5%	29.8%	60.0%	22.6%	50.8%
Missouri	36.2%	15.9% *	33.4% *	22.9%	29.7%	44.1%	27.9%	37.9%
Nebraska	47.8%	--	46.0%	22.7% *	41.5%	54.5%	38.5%	49.2%
North Dakota	50.3%	71.8%	47.9%	32.1%	42.4%	57.8%	47.8%	50.9%
South Dakota	41.7%	27.3% *	13.6% *	39.9%	45.5%	45.6%	25.7%	45.4%
South Atlantic:								
Delaware	22.8%	--	19.9% *	8.8% *	24.1% *	27.3%	10.7% *	25.0%
District of Columbia	23.0%	24.8% *	9.8% *	16.3% *	28.0%	24.0%	19.3%	23.8%
Florida	37.0%	27.3% *	16.0% *	24.5%	29.1%	46.2%	21.8%	39.6%
Georgia	38.6%	--	--	11.9% *	21.9% *	50.6%	18.7% *	41.3%
Maryland	26.5%	--	--	12.2% *	24.3%	37.0%	11.2% *	29.6%
North Carolina	32.0%	--	19.5% *	23.9% *	37.9%	32.8%	18.7%	34.1%
South Carolina	40.5%	0.9% *	14.1% *	29.6%	29.9%	49.7%	19.0%	44.6%
Virginia	31.6%	--	43.4%	14.1% *	14.8% *	40.9%	30.7%	31.8%
West Virginia	42.5%	--	29.0% *	17.5% *	38.2%	50.5%	24.4%	45.7%
East South Central:								
Alabama	24.3%	21.1% *	7.8% *	8.6% *	18.2% *	30.9%	14.7%	26.1%
Kentucky	36.6%	--	24.9% *	25.9%	21.8%	43.5%	28.0%	37.8%
Mississippi	40.1%	--	21.5% *	18.6% *	34.4%	50.9%	23.5%	42.8%
Tennessee	46.9%	43.7% *	--	45.9%	42.6%	49.7%	41.5%	47.6%
West South Central:								
Arkansas	44.5%	0.0%	17.8% *	36.0%	33.4%	55.1%	26.9%	47.4%
Louisiana	31.6%	23.8% *	22.6% *	19.6% *	35.0%	35.9%	24.3%	33.2%
Oklahoma	34.5%	21.5% *	41.4% *	15.8% *	30.8% *	43.6%	24.3%	36.7%
Texas	36.5%	16.8% *	22.7% *	12.3%	19.5%	48.0%	16.9%	39.6%
Mountain:								
Arizona	37.5%	19.3% *	--	25.8% *	33.8%	44.3%	16.0% *	40.5%
Colorado	48.9%	46.2%	50.5%	13.4% *	55.1%	53.1%	37.0%	50.9%
Idaho	34.0%	54.5%	14.7% *	36.5%	34.8%	33.3%	30.1%	35.0%
Montana	55.9%	41.4%	45.0%	52.0%	60.9%	60.8%	47.1%	59.1%
Nevada	34.0%	--	24.0% *	17.4% *	24.8% *	42.4%	24.0%	35.8%
New Mexico	30.3%	--	--	19.1% *	23.3% *	38.8%	14.1% *	33.1%
Utah	44.5%	--	36.9%	34.4%	44.6%	48.2%	40.3%	45.2%
Wyoming	47.6%	54.3%	63.7%	34.8%	52.5%	46.3%	48.0%	47.4%
Pacific:								
Alaska	62.5%	--	76.5%	56.5%	70.9%	58.5%	61.0%	62.7%
California	29.9%	16.4% *	11.9% *	19.3%	17.2%	40.4%	16.6%	32.6%
Hawaii	25.6%	29.0%	32.0%	22.6%	19.0%	29.9%	28.2%	24.6%
Oregon	38.8%	23.5% *	18.4% *	20.6%	42.5%	48.7%	18.9%	43.3%
Washington	40.3%	45.9%	32.3% *	31.0%	51.6%	38.8%	35.3%	41.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2019**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	1.75%	1.53%	1.06%	1.23%	1.14%	0.89%	0.87%
New England:								
Connecticut	4.06%	16.05% *	5.74% *	4.76%	8.81%	6.23%	7.25% *	4.76%
Maine	2.99%	10.45%	7.90%	7.46%	5.95%	4.40%	5.78%	3.43%
Massachusetts	2.81%	1.35% *	5.61% *	1.55% *	3.00%	4.48%	2.12% *	3.25%
New Hampshire	3.20%	5.73% *	6.18% *	5.84% *	5.93%	5.03%	3.36%	3.74%
Rhode Island	2.23%	7.18% *	8.61% *	--	5.52% *	3.30%	3.70% *	2.63%
Vermont	5.14%	7.30% *	6.58% *	5.52% *	6.09%	7.31%	3.95% *	5.80%
Middle Atlantic:								
New Jersey	3.13%	9.83% *	6.52% *	3.39% *	4.29% *	5.25%	4.01% *	3.70%
New York	2.39%	7.52%	3.47%	2.58%	3.23%	3.69%	3.21%	2.78%
Pennsylvania	2.35%	4.28% *	4.15% *	3.16% *	4.59%	3.77%	2.18% *	2.72%
East North Central:								
Illinois	2.56%	8.75%	4.99% *	5.37%	5.27%	3.83%	3.63%	2.98%
Indiana	3.64%	0.00%	0.00%	7.26%	6.31%	5.71%	5.50% *	4.11%
Michigan	3.56%	12.35% *	9.07% *	6.38%	5.34%	6.00%	5.87%	4.09%
Ohio	4.42%	13.11% *	7.67% *	5.02% *	6.26% *	5.99%	5.06%	5.00%
Wisconsin	3.28%	10.54% *	12.48% *	7.12%	6.55%	4.76%	6.64%	3.65%
West North Central:								
Iowa	4.24%	8.38% *	7.22% *	6.74%	6.50%	6.87%	4.67%	4.85%
Kansas	4.52%	5.39% *	6.33% *	9.15% *	9.61%	6.69%	4.05%	5.14%
Minnesota	3.58%	13.27% *	7.07% *	8.60%	6.00%	4.87%	4.86%	3.93%
Missouri	3.40%	7.96% *	16.50% *	6.72%	7.14%	5.09%	6.78%	3.87%
Nebraska	4.09%	--	9.86%	7.40% *	7.57%	5.93%	6.79%	4.60%
North Dakota	3.35%	8.15%	9.33%	6.63%	6.90%	5.22%	5.52%	3.95%
South Dakota	4.65%	8.21% *	6.01% *	8.26%	6.60%	8.62%	5.73%	5.47%
South Atlantic:								
Delaware	3.80%	--	8.42% *	5.31% *	12.48% *	5.41%	4.07% *	4.44%
District of Columbia	2.80%	9.61% *	9.16% *	6.26% *	6.59%	3.90%	5.64%	3.17%
Florida	5.15%	10.71% *	10.45% *	6.88%	8.51%	7.66%	5.76%	5.82%
Georgia	4.34%	--	--	5.55% *	6.94% *	5.63%	6.51% *	4.76%
Maryland	3.38%	--	--	5.57% *	6.05%	6.04%	4.97% *	3.94%
North Carolina	3.41%	--	9.58% *	9.16% *	7.54%	4.62%	5.21%	3.81%
South Carolina	3.74%	0.92% *	8.10% *	8.22%	6.95%	5.29%	5.59%	4.31%
Virginia	4.02%	--	12.00%	4.55% *	4.65% *	6.49%	6.62%	4.59%
West Virginia	4.29%	--	9.98% *	6.18% *	7.49%	5.70%	6.77%	4.77%
East South Central:								
Alabama	3.08%	9.08% *	5.36% *	3.68% *	5.88% *	4.59%	4.37%	3.55%
Kentucky	3.54%	--	10.51% *	7.63%	5.71%	4.64%	6.28%	3.91%
Mississippi	4.48%	--	10.59% *	6.92% *	9.01%	6.46%	6.63%	5.05%
Tennessee	3.90%	13.52% *	--	8.15%	6.21%	5.41%	7.48%	4.25%
West South Central:								
Arkansas	3.84%	0.00%	8.71% *	8.07%	9.60%	5.12%	7.07%	4.29%
Louisiana	3.43%	9.69% *	8.25% *	6.60% *	8.34%	5.00%	5.62%	3.98%
Oklahoma	3.79%	11.61% *	12.98% *	5.99% *	9.42% *	4.92%	6.56%	4.37%
Texas	3.04%	7.41% *	9.16% *	2.79%	4.00%	3.84%	4.05%	3.32%
Mountain:								
Arizona	4.03%	10.64% *	--	8.35% *	9.56%	5.32%	5.31% *	4.49%
Colorado	3.90%	11.43%	11.22%	5.37% *	10.32%	5.20%	6.38%	4.46%
Idaho	3.56%	12.94%	8.08% *	7.92%	7.85%	5.29%	6.34%	4.19%
Montana	3.75%	10.25%	11.84%	7.94%	7.66%	6.26%	6.41%	4.51%
Nevada	3.58%	--	9.27% *	7.44% *	9.55% *	4.52%	6.99%	4.06%
New Mexico	4.07%	--	--	8.37% *	9.82% *	5.49%	6.73% *	4.56%
Utah	3.84%	--	11.06%	8.47%	7.82%	5.37%	6.29%	4.34%
Wyoming	4.57%	12.12%	11.13%	6.96%	8.84%	8.38%	6.60%	5.77%
Pacific:								
Alaska	3.59%	--	10.99%	11.33%	5.60%	5.22%	8.27%	3.93%
California	3.76%	5.07% *	4.08% *	4.19%	4.32%	5.82%	3.06%	4.38%
Hawaii	2.72%	7.73%	9.46%	5.11%	5.09%	5.28%	4.74%	3.31%
Oregon	4.14%	9.13% *	6.51% *	4.88%	8.61%	7.20%	4.23%	4.89%
Washington	5.24%	10.93%	10.07% *	8.06%	6.97%	8.69%	6.04%	6.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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